

Better Medicare



- Congress added several new benefits to the Medicare program, including:
 - A “Welcome to Medicare” physical for all Medicare beneficiaries.
 - Diabetes screening.
 - Cardiovascular screening.
- Medicare beneficiaries will also have greater access to Medicare managed care plans, which will provide an integrated health and drug benefit.
- Beneficiaries who already have drug coverage won’t be forced to join the Medicare drug benefit.



Prescription Drug Discount Card



- Starting this year, Medicare beneficiaries will be able to enroll in a Medicare-approved discount drug card program.
- These cards will help beneficiaries save between 10% and 25% off the cost of most prescription drugs.
- The discount drug card program will be available to all Medicare beneficiaries, except those receiving their drugs through Medicaid.
- The enrollment fee for a discount drug card cannot be more than \$30 a year.
- Beneficiaries will be able to use their discount drug cards at local pharmacies.
- Beneficiaries can use their cards until the Medicare prescription drug benefit goes into effect in 2006.

Significant Help for Low-Income Seniors

- Low-income beneficiaries will receive significant help in paying for their prescription drugs.
- Immediate help will be provided through the discount drug card, with eligible low-income beneficiaries receiving a \$600 subsidy in 2004 and in 2005.
- Once the drug benefit takes effect in 2006, low-income beneficiaries with limited savings will continue to receive assistance. For example:

Beneficiaries who are eligible for Medicaid and who have incomes below 100% of poverty will pay no premiums, no deductible, \$1-\$3 for drugs up to the out-of-pocket limit, and nothing above this limit.

Eligible beneficiaries with incomes below 135% of poverty will pay no premiums, no deductibles, \$2-\$5 for drugs up to the out-of-pocket limit, and nothing above this limit.

Eligible beneficiaries under 150% of poverty will have subsidized premiums, pay a \$50 deductible, pay 15% of drug cost up to the out-of-pocket limit, and \$2-\$5 above the out-of-pocket limit for drugs.

Prescription Drug Benefit



- Starting in 2006, Medicare beneficiaries will have access to a *voluntary* prescription drug benefit.
- Beneficiaries in traditional Medicare or in a Medicare managed care plan (HMO or PPO) will have access to drug coverage
- Private providers will offer the drug benefits. All benefits must be equal in value to the standard benefit, which includes:
 - Monthly premium of about \$35.
 - Deductible of \$250.
 - Prescription drug coverage is 75% up to \$2,250.
- Protection against high out-of-pocket drug costs begins once total spending reaches \$3,600. Beneficiaries will then pay \$2 to \$5 for their prescriptions, or 5% of the discounted price.
- Initial enrollment in the drug benefit begins in November of 2005.

Contact Information

For more information, please contact Senator Jim Bunning by calling his toll free number (800-283-8983) or by contacting one of his offices:

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Medicare's New Drug Benefit And You

From Senator Jim Bunning

"Congress took an historic step last year by adding a much-needed prescription drug benefit to Medicare, along with adding new health benefits and providing special assistance to low-income beneficiaries.

I was proud to support this effort and believe it finally brings Medicare into the 21st Century. This brochure is designed to help you better understand the changes to Medicare. Please feel free to contact my office should you have additional questions."

-- U.S. Senator Jim Bunning

